I am but an average citizen, not an attorney. I have been involved with only one of the members of the CBA in the past and am a current auto loan recipient from a second. The first, National City, I left many years ago. Under the wording of their petition, they would now request the right to call me and solicit my business with them unwantedly. Their petition also mentions their right to notify clients of favorable changes in rates. I do not see that notifying me that they have reduced or increased rates on their loans will affect my current auto loan, which was difficult to obtain with much negotiating with the dealership. Please deny this petition.